



**Saving
On
Groceries**

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Next to housing and cars, food is one of the biggest expenses in most people's budgets. If you're willing to invest a little time and effort along with some creativity, you can cut your grocery bill by a minimum of 10% (i.e. weekly grocery bill of \$200 cut by \$20 a week is an annual savings of \$1,040).

The most obvious of all the things you can do is to eat out less and cook at home more. Depending on how many times you eat out or order "take-out" during the month, this can save you lots of dollars immediately. This is not to say that you should cut it out altogether, but if you dine out at least once a week, cutting back to once a month or once every 3 weeks can yield savings that could be put into a retirement account.

Following are a number of ways you can cut back on your grocery shopping bill. With the significantly increased prices we've experienced over the past year, grocery shopping is becoming an art. But with some planning, in addition to your saving some money, might even provide you with some fun.

1. Shop the weekly grocery chain flyers first. These usually show up in the mail as early as Wednesday or Thursday. If you have a computer and internet access, you can find them online also.
2. Make out a weekly meal plan and develop your grocery list from it. While this may take some time, this is the best way to make sure that your shopping list is complete. In your plan, don't forget a "meatless" night as well as a "leftovers" night. Keep the weekly meal plans in a book and when you collect 4 – 6 weeks worth, you can begin over again with week
3. If you have the time and the stores are close enough to not use too much gas, shop at more than one store to take advantage of the specials. Otherwise select the store that offers the largest weekly savings for those items you plan on purchasing that week.
4. Next search for coupons on the items you purchase. These can usually be found in the Sunday newspaper. You'll also find them in women's and general-interest magazines. Take advantage of in-store coupon displays and the machines that spew them. Log on to your supermarket's online home page for coupons. Call the toll-free numbers on your favorite products' labels and tell the customer-service rep how much you enjoy them. Some reps will offer cents-off (or even free) coupons for the product itself; if not, ask.

Combine the coupons with advertised specials and sometimes get items for next to nothing.

5. While many of the stores in my area do not accept online coupons, the stores where you live might. Here are three sites you may want to look at:

www.mygrocerydeals.com
www.coolsavings.com
www.grocerycouponguide.com

They typically require you to register first before you print any coupons and some require the downloading of software in order to print them. Should you choose to do so, create a separate email address for just this purpose. I also suggest the use of an alias rather than giving your real name. Never register where you have to provide a phone number or your mailing address. You can never be TOO careful when it comes to the internet. There is no way of knowing who can pick up the information via today's technology.

6. Always go shopping with a list and stick to it. It makes it easier to avoid impulse shopping.
7. Never go shopping on an "empty" stomach. You'll always buy more than you need or things that are even worse . . . junk food that you DEFINITELY don't need. As equally as important, don't shop when you're tired or angry. You'll end up buying more sweets and foods with high carbohydrates.
8. Learn the layout of the store. You can develop your list around it and avoid those areas such as the candy and chips aisle.
9. Shop only once a week. Making more frequent trips contributes to overspending.
10. Leave the kids at home with your spouse or a neighbor. It's not easy to tell them they can't have the cookies in the bakery section, the potato chips or the candy near the checkout.
11. Try to shop in stores that offer double coupon values.
12. More isn't necessarily cheaper. Take along a calculator so you can compare unit pricing.
13. Shop early in the day. You'll get through the aisles faster. Supermarket research has shown that individuals tend to spend \$2.00 extra for every minute they remain in the store after they've selected the items on their list.
14. When buying produce, create your menu around what is in season as the prices will be lower. Where possible, shop at your local Farmer's market. Prices are generally less than the supermarket and produce fresher.
15. Weigh prepackaged produce to get more for your money. Weight differences could be as much as one pound.
16. Try the store brands, especially if it's an ingredient you'll use in a dish where you can't taste the quality of that individual ingredient.
17. When there's a sale on an item you use frequently, stock up.
18. Don't waste leftovers. They make a great bag lunch or quick meal on the run during the week.

19. Drink water instead of soft drinks or iced tea (or make your own, much less expensive than buying it bottled.)
20. Comparison shop at the meat counter. Look for less expensive cuts. Stews or stewed meats can make a very tasty meal.
21. Limit your dining out. If you generally dine out once a week, try once a month. Or try breakfast or lunch out instead when prices are generally lower. Avoid appetizers, alcoholic beverages and desserts. They can inflate a bill really fast.
22. Don't waste money on prepared foods. Instead, prepare meals ahead of time and freeze them, or double a recipe when cooking, and freeze the second for a hectic day coming up.
23. Buy only food items from the grocery store. Non-food items are generally more expensive than other suppliers.
24. Buy unsliced cheese and sandwich meats. Slice them yourself and save.
25. Grow some of your own herbs, fruits and vegetables.
26. Avoid junk- and fast-foods whenever possible.
27. Avoid the supermarket's "gourmet" section.
28. Watch the cash register when checking out. Errors can and do happen and some supermarkets offer a discounted price if you catch an item that rings at a higher price than being offered.
29. Make use of your leftovers. Start collecting and trading leftover recipes.
30. Eliminate the fancy, and highly caloric, cakes and pastries.
31. Take your lunch to work. Many offices today offer their employees the use of a refrigerator and microwave. Buying lunch on a daily basis can run \$6.00 to \$7.00 a day or \$35.00 a week whereas taking your lunch could save you about 50%.
32. Purchase only what you will use and eat everything you buy, unless there is a great sale on an item you use frequently. Then purchase extra and freeze it.
33. Read the "date stamps" on items to avoid buying outdated, spoiled food.
34. Many bottled waters are nothing more than filtered tap water. Instead of buying bottles of water, buy a water filter for your home and take your own water in a thermos. You'll also be helping save the environment by keeping the plastic out of the landfills.
35. Serve smaller portions and lose that excess weight.